



Prepared For: Becky Sample
123 Main Street

INFORMATION AS OF: 09/11/08

¹ Current loan information is based on the data that we have on file for your most recent mortgage transaction. If these figures are incorrect, please contact our office so that we can update your information in our database. This information does not take into account any additional principle payments that you may have made. Please contact your loan servicer for exact loan balance and payoff information.

² Estimated loan payoff is higher than your loan balance because mortgage interest is always paid one month in arrears. To calculate an estimated loan payoff, we add one month's interest to your estimated loan balance. Your actual payoff will be calculated by your loan servicer.

Original Loan Amount:	\$300,000
Interest Rate:	6.750%
Loan Term:	30
Loan Type:	30 year fixed
First Payment Date:	8/1/2005
Pymt P&I or Interest Only:	\$ 1,945.79
¹Estimated Loan Balance:	\$289,091
²Estimated Loan Payoff:	\$290,717

REFINANCE SCENARIOS

	Conforming 3/1 ARM I.O.	Conforming 5/1 ARM I.O.	Conforming 7/1 ARM I.O.	30 yr fixed rate	NO COST*** fixed rate	15 yr fixed rate
² Estimated Loan Payoff	\$290,717	\$290,717	\$290,717	\$290,717	\$290,717	\$290,717
Terms in Years	30	30	30	30	30	15
Loan Amount	\$296,800	\$296,800	\$296,800	\$296,800	\$290,600	\$296,800
Interest Rate *	6.500 %	5.875 %	6.125 %	6.125 %	6.875 %	5.750 %
Discount Points	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %
Monthly Payment P&I (or I.O.)	\$1,608	\$1,453	\$1,515	\$1,803	\$1,909	\$2,465
Estimated Closing Costs	\$6,198	\$6,198	\$6,198	\$6,198	\$0	\$6,198
Estimated Prepaid Items	\$2,673	\$2,521	\$2,582	\$2,582	\$2,730	\$2,490
Cash Req. for Closing	\$2,788	\$2,636	\$2,697	\$2,697	\$2,844	\$2,788
APR	5.834 %	5.774 %	5.904 %	6.214 %	6.975 %	5.893 %
Monthly Savings:	\$338	\$493	\$431	\$142	\$37	\$-519
Break Even (months):	18.3	12.6	14.4	43.5	0	N/A

To Payoff your Current Loan more quickly:

** Months Break Even = Total Closing Costs divided by Monthly Savings

Pay an additional:	\$100.00	per month and your loan will be paid in full on	April 1, 2032	or in	24	yrs.
Pay an additional:	\$200.00	per month and your loan will be paid in full on	October 1, 2029	or in	21	yrs.

* Interest rates are subject to change without notice. You have the ability to "lock-in" your interest rate and the terms of your loan once you have completed a loan application. *** A "NO COST" refinance involves taking a slightly higher-than-market interest rate, allowing the mortgage broker/lender to pay all of the closing costs.

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Information provided courtesy of your mortgage professional, Bill Sample with XYZ Mortgage - 123 Easy Street, Anywhere, GA 30080. Any questions about your account, your RateTrack report or your mortgage refinance options should be directed to them. The State requires specific disclosures to be made, so they show up here. THIS IS A SAMPLE SITE. The information contained on this site or in the refinance RateTrack reports is subject to change without notice. The data shown does not take in to account LTV, CLTV, loan guideline restrictions or credit score requirements. No information contained here constitutes the ability to obtain a loan or a loan commitment. For information about your ability to qualify for financing, please call our office. An Equal Housing Lender.

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